

<div>Exhibit Name: Indemnity Calculations</div> <div>Exhibit Number: P21-1, Plan 01</div> <div>Record Name: Acreage Claim</div> <div>Record Code: P21</div> <div>Reinsurance Year: 2011</div> <div>Version: DRAFT</div> <div>Release Date: 8/5/2010</div>						
Insurance Plan Code01 Yield Protection						
Commodity Code0011 Wheat0015 Canola0018 Rice0021 Cotton0041 Corn0051 Grain Sorghum0078 SunFlowers0081 Soybeans0091 Barley						
Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Stage Guarantee Calculation						
Guarantee Per Acre = Approved Yield * Coverage Level Percent	Guarantee Per Acre	Internal		99999999.99	When Unit of Measure equals Pounds, "LBS", then Round to whole Number. When Unit of Measure equals Tons, "Tons", then Round to 2 decimals. Otherwise, Round to 1 decimal.	
	Approved Yield	P11	47	99999999.99	None	
	Coverage Level Percent	P14	33	9.9999	None	
Acre Guarantee Quantity = Guarantee Per Acre * Guarantee Adjustment Factor	Acre Guarantee Quantity	P11	101	99999999.99	When Unit of Measure equals Pounds, "LBS", then Round to whole Number. When Unit of Measure equals Tons, "Tons", then Round to 2 decimals. Otherwise, Round to 1 decimal.	
	Guarantee Adjustment Factor	P11	41	0.999	None	Guarantee Adjustment Factor would be for any initially late planted acres.

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<u>Calculations</u>	<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>
Price Election Amount = Projected Price * Price Election Percent	Price Election Amount	Internal		9999.999	When Commodity Code equals Barley, "0091", Corn, "0041", Cotton, "0021", Grain Sorghum, "0051", Soybeans, "0081" or Wheat, "0011"; round to nearest whole cent [\$9.99]. When Commodity Code equals Canola, "0015", Rice, "0018", Sunflowers, "0078"; round to nearest one-tenth cent [\$9.999].	
	Projected Price	ADM		99999.9999	None	Edit with ADM Price, "A00810". Contract Price may be used in Lieu of the Projected Price for specialty types of Soybeans or Barleys. If the insured chooses to use the contract price, the contract price per bushel should be entered in the contract price field. The contracted price will be capped by RMA at a certain percentage over the projected price for Soybeans and Barley as specified in the Special Provisions.
	Price Election Percent	ICE		9.9999	None	Edit with ICE Price Election Percent, "D00007".
Acre Stage Guarantee Amount = Acre Guarantee Quantity * Price Election Amount	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to nearest dollar and cents.	
	Price Election Amount	Internal		9999.999	see section 1	

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Commodity Code	0011 Wheat	0018 Rice	0041 Corn	0078 SunFlowers		
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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 2: Loss Guarantee Calculation						
Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number -nearest dollar and cents.	
	Determined Acreage	P21	17	99999999.99	None	
	Liability Adjustment Factor	P21	43	9.999999	None	
Section 3: Indemnity Calculation						
Revenue Conversion = Production to Count Quantity * Price Election Amount Production to Count	Revenue Conversion Production to Count	Internal		99999999.99	Round to whole number -nearest dollar and cents.	
	Production to Count Quantity	P21	34	99999999.99	None	
	Price Election Amount	Internal		9999.999	see Section 1	Price Election Amount calculated in Section 1
Unit Deficiency Quantity = Loss Guarantee Amount – Revenue Conversion Production to Count	Unit Deficiency Quantity	P21	38	\$99999999.99	Round to whole number -nearest dollar and cents.	
	Production to Count Quantity	P21	37	99999999.99	None	
Preliminary Indemnity Amount = Unit Deficiency Quantity * Insured Share Percent	Preliminary Indemnity Amount	P21	55	\$9999999999	Round to whole number.	
	Insured Share Percent	P11	46	9.999	None	
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	P21	52	\$9999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Total Indemnity ∑ Indemnity Amount for the Unit	Total Indemnity	Internal		\$9999999999	Round to whole number.	

Insurance Plan Code01 Yield Protection						
Commodity Code	0011 Wheat	0018 Rice	0041 Corn		0078 SunFlowers	
	0015 Canola	0021 Cotton	0051 Grain Sorghum		0081 Soybeans	0091 Barley
Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Price Election Amount = Projected Price * Price Election Percent	Price Election Amount	Internal		9999.999	When Commodity Code equals Barley, "0091", Corn, "0041", Cotton, "0021", Grain Sorghum, "0051", Soybeans, "0081" or Wheat, "0011"; round to nearest whole cent [\$9.99]. When Commodity Code equals Canola, "0015", Rice, "0018", Sunflowers, "0078"; round to nearest one-tenth cent [\$9.999].	
	Projected Price	ADM		99999.9999	None	Edit with ADM Price, "A00810". Contract Price may be used in Lieu of the Projected Price for specialty types of Soybeans or Barleys. If the insured chooses to use the contract price, the contract price per bushel should be entered in the contract price field. The contracted price will be capped by RMA at a certain percentage over the projected price for Soybeans and Barley as specified in the Special Provisions.
	Price Election Percent	ICE		9.9999	None	Price Election Percent would equal 1.00.

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	0015 Canola	0021 Cotton	0051 Grain Sorghum		0081 Soybeans	
					0091 Barley	
<u>Calculations</u>	<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>
Lesser of: Acre Stage Guarantee = (20% of Acre Guarantee Quantity Amount OR Maximum Stage Guarantee) * Price Election Amount	Acre Stage Guarantee Amount	P21	36	999999999.99	Round to 1 decimal nearest dollar and cents.	
	Price Election Amount	Internal		99999.999	None	Price Election Percent must equal 1.00 when Insurance Plan Code is Yield Protection, "01" or Revenue Protection, "02".
	Maximum Stage Guarantee					
Section 8: Replant Payment Loss Guarantee Calculation						
Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number-nearest dollar and cents.	
	Determined Acreage	P21	17	99999999.99	None	
	Liability Adjustment Factor	P21	41	9.999999	None	
Section 9: Replant Payment Indemnity Calculation						
Preliminary Indemnity Amount = Loss Guarantee Amount * Insured Share Percent	Preliminary Indemnity Amount	P21	52	S9999999999	Round to whole number.	
	Insured Share Percent	P11	48	9.999	None	
Indemnity Amount = Preliminary Indemnity Amount	Indemnity Amount	P21	52	S9999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Total Indemnity ∑ Indemnity Amount for the Unit	Total Indemnity	Internal		S9999999999	Round to whole number.	

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Commodity Code	0011 Wheat	0018 Rice	0041 Corn		0078 SunFlowers	
	0015 Canola	0021 Cotton	0051 Grain Sorghum		0081 Soybeans	
					0091 Barley	
Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 13: Stage Guarantee Calculation						
Malting Barley Price and Quality Endorsement						
Production Guarantee = (Approved Yield * Coverage Level Percent) * Guarantee Adjustment Factor	Production Guarantee	Internal		999999999.9		
	Approved Yield					Malting Barley-Option A (MA)- Lesser of: MA Yield for Malt Barley OR APH Yield for Barley Malting Barley-Option B (MB) - Lesser of: Contracted Bushels per Acre OR APH Yield for Barley
	Coverage Level Percent	P14	33	9.9999	None	
	Guarantee Adjustment Factor	P11	75	0.999	None	Guarantee Adjustment Factor would be for late planted acres.

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<div>Insurance Plan Code01 Yield Protection</div>						
<div>Commodity Code0011 Wheat0018 Rice0041 Corn0078 SunFlowers0015 Canola0021 Cotton0051 Grain Sorghum0081 Soybeans0091 Barley</div>						
Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Price Election Amount = Additional Value Price	Price Election Amount	Internal		99999.999		<p>Malting Barley - Option A (MA) - (1) The RMA issued Malting Barley Additional Value Price, or (2) Malting Barley price amount (Premium Amount) from a price agreement or a Malting Barley production contract that will be paid in addition to a specified barley futures price, or (3) The rpice per bushel from a price agreement or a malting barley production contract for malting barley less the barley Projected price. The additional value prcie is limited to \$1.25.</p> <p>Malting Barley-Option B (MB) (1) Malting barley price amount from a malting barley futures price, or (2) The price per bushel from a malting barley productino contract for malting barley less the barley Projected Price. The additional value price is limited to \$2.00.</p>
Malting Barley Stage Guarantee Per Acre = Production Guarantee * Price Election Amount	Malting Barley Stage Guarantee Per Acre	P21	50	999999999.99	Round to dollar and Cents	

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<u>Calculations</u>		<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>
Section 14: Malting Barley Loss Guarantee Calculation							
Loss Guarantee Amount = Malting Barley Stage Guarantee Per Acre * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount		P21	49	99999999.99	Round to whole number nearest dollar and cents.	
	Determined Acreage		P21	17	99999999.99	None	
	Liability Adjustment Factor		P21	41	9.999999	None	
Production To Count = Production to Count Quantity * Price Election Amount	Revenue Conversion Production To Count		P21	46	99999999.99	Round to 2-decimals nearest dollar and cents.	
	Production to Count Quantity		P21	34	99999999.99	None	
	Price Election Amount		Internal		99999.9999	None	
Section 15: Malting Barley Indemnity Calculation							
Unit Deficiency Quantity = Loss Guarantee Amount – Revenue Conversion Production to Count	Unit Deficiency Quantity		P21	35	S99999999.99	Round to whole number nearest dollar and cents.	
Preliminary Indemnity Amount = Unit Deficiency Quantity * Insured Share Percent	Preliminary Indemnity Amount		P21	52	S9999999999	Round to whole number.	
	Insured Share Percent		P11	48	9.999	None	
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount		P21	52	S9999999999	Round to whole number	
	Multiple Commodity Adjustment Factor		ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Total Indemnity	Σ Indemnity Amount for the Unit	Total Indemnity	Internal		S9999999999	Round to whole number.	